

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 10-30104-KRH
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lauren R May
fka Lauren R Head
4312 Rose Glen Place
Midlothian, VA 23112-4760

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):
Debtor: xxx-xx-4726

Employer Tax-Identification (EIN) No(s).(if any):
Debtor: NA

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Lauren R May is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: June 23, 2015

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Lauren R May
 Debtor

Case No. 10-30104-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: luedeckert
 Form ID: B18W

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Jun 23, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2015.

db Lauren R May, 4312 Rose Glen Place, Midlothian, VA 23112-4760
 cr Bank Of America, Bank of America Retail Payment Services, P.O. Box 660933,
 Dallas, TX 75266-0933
 9411497 +Ashley Furniture Homestore, 6312 West Broad Street, Richmond, VA 23230-2010
 9719797 +Bank of America, Retail Payment Services, P.O. Box 660933, Dallas, TX 75266-0933
 12412476 #+Bank of America, NA, Mail Stop CA6-919-01-23, 400 National Way,
 Simi Valley, CA 93065-6414
 9411498 Bon Secours Rich Health Cen, P.O. Box 404893, Atlanta, GA 30384-4893
 9807610 Bon Secours St. Mary's Hospital, c/o Greer P. Jackson, Jr., Esq.,
 Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704
 9411501 +Countrywide Home Lending, Bankruptcy Department, P.O. Box 5170,
 Simi Valley, CA 93062-5170
 12134712 +Deutsche Bank National Trust Co., c/oBAC Home Loans, Countrywide Home Loans,
 7105 Corporate Drive, Plano TX 75024-4100
 9411502 +Diversified Svs Group, 5800 E Thomas Rd Ste 107, Scottsdale, AZ 85251-7510
 9567814 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
 9411504 +Gold's Gym, 125 E. John Carpenter Freeway, Suite 1300, Irving, TX 75062-2366
 9425469 HSBC Auto Finance, P.O. Box 829009, Dallas, TX 75382-9009
 9411508 +Patricia Head, 7211 Stoneman Road, Henrico, VA 23228-2646
 9411510 Samuel I White, PC, 5040 Corporate Woods Drive, Suite 120, Virginia Beach, VA 23462-4377
 9411512 +United Consumers, 14205 Telegraph Rd, Woodbridge, VA 22192-4615

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: ECMC.COM Jun 24 2015 02:08:00 ECMC, P O Box 75906, St. Paul, MN 55175-0906
 cr +E-mail/Text: bknotice@ncmllc.com Jun 24 2015 02:21:44 National Capital Management, LLC,
 8245 Tournament Drive, Ste. 230, Memphis, TN 38125-1741
 9411499 EDI: CITICORP.COM Jun 24 2015 02:08:00 Citibank USA, Centralized Bankruptcy,
 P.O. Box 20507, Kansas City, MO 64195-0000
 9411500 E-mail/Text: bkr@taxva.com Jun 24 2015 02:22:21 Commonwealth of Virginia,
 Department of Taxation, P.O. Box 2156, Richmond, VA 23218-2156
 9411503 +E-mail/Text: bknotice@erccollections.com Jun 24 2015 02:21:38 Enhanced Recovery Corp,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 9411505 EDI: RMSC.COM Jun 24 2015 02:08:00 Green Tree Servicing L, 332 Minnesota St Ste 610,
 Saint Paul, MN 55101-0000
 9411506 E-mail/Text: bankruptcy.bnc@gt-cs.com Jun 24 2015 02:21:15 Green Tree Servicing, LLC,
 P.O. Box 6172, Rapid City, SD 57709-6172
 9472650 +EDI: RMSC.COM Jun 24 2015 02:08:00 GreenTree Servicing LLC, 7360 S Kyrene Rd,
 Recovery Dept T-120, Tempe, AZ 85283-4583
 9411507 +EDI: HFC.COM Jun 24 2015 02:08:00 HSBC Auto Finance, Bankruptcy Notices, P.O. Box 17909,
 San Diego, CA 92177-7909
 9411496 EDI: IRS.COM Jun 24 2015 02:08:00 Internal Revenue Service, P.O. Box 21126,
 Philadelphia, PA 19114-0000
 10454057 +E-mail/Text: bknotice@ncmllc.com Jun 24 2015 02:21:44 National Capital Management, LLC.,
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741, USA
 11650941 +EDI: PRA.COM Jun 24 2015 02:08:00 Portfolio Recovery Assocs., LLC, POB 41067,
 Norfolk, VA 23541-1067
 9411509 +E-mail/Text: bankruptcy@progfinance.com Jun 24 2015 02:21:41 Progressive Finance,
 11629 South 700 East, Suite 250, Draper, UT 84020-8399
 9411495 E-mail/Text: ustpregion04.rh.ecf@usdoj.gov Jun 24 2015 02:21:28 Robert B. Van Arsdale,
 Assistant U.S. Trustee, 701 E. Broad Street, Suite 4304, Richmond, VA 23219-1885
 9411511 EDI: NEXTEL.COM Jun 24 2015 02:08:00 Sprint Nextel, Attn: Bankruptcy Department,
 P.O. Box 7949, Overland Park, KS 66207-0949
 9461150 EDI: NEXTEL.COM Jun 24 2015 02:08:00 Sprint Nextel Correspondence, Attn Bankruptcy Dept,
 PO Box 7949, Overland Park KS 66207-0949
 9461151 EDI: NEXTEL.COM Jun 24 2015 02:08:00 Sprint Nextel Distribution, Attn Bankruptcy Dept,
 PO Box 3326, Englewood CO 80155-3326
 9411494 E-mail/Text: bkr@taxva.com Jun 24 2015 02:22:21 Commonwealth of Virginia,
 Director of Finance, P.O. Box 760, Richmond, VA 23218-0760
 9411513 +EDI: WFFC.COM Jun 24 2015 02:08:00 Wells Fargo, Attn: Collection Servicing,
 MAC X2505-016, 1 Home Campus, Des Moines, IA 50328-0001
 9443511 +EDI: WFFC.COM Jun 24 2015 02:08:00 Wells Fargo Education Financial Services,
 301 E. 58th St. N., Sioux Falls, SD 57104-0422

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr American Home Mortgage Corp.
 cr BAC HOME LOANS SERVICING, L.P. fka COUNTRYWIDE H
 cr Bank of America, N.A.
 cr Deutsche Bank National Trust Company, as Trustee u

District/off: 0422-7

User: luedeckert
Form ID: B18W

Page 2 of 2
Total Noticed: 36

Date Rcvd: Jun 23, 2015

cr* HSBC Auto Finance, PO Box 829009, Dallas, TX 75382-9009
cr* +Portfolio Recovery Assocs., LLC, POB 41067, NORFOLK, VA 23541-1067

TOTALS: 4, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2015 at the address(es) listed below:

Dean R. Prober on behalf of Creditor Bank Of America Cmartin@pralc.com
Hilary B. Bonial on behalf of Creditor HSBC Auto Finance notice@bkcyllaw.com
Jason Meyer Krumbein on behalf of Debtor Lauren R May jkrumbein@krumbeinlaw.com,
a30156@yahoo.com; tcarper@krumbeinlaw.com; plutzky@krumbeinlaw.com
Melissa M. Watson Goode on behalf of Creditor Deutsche Bank National Trust Company, as
Trustee under Pooling and Servicing Agreement Relating to IMPAC Secured Assets Corp., Mortgage
Pass-Through Certificates, Series 2006-4 pjmecf@glasserlaw.com, mgoode@glasserlaw.com
Mitchell Goldstein on behalf of Plaintiff Lauren R May mitch@mitchellpgoldstein.com,
goldsteinatlaw@gmail.com
Mitchell Goldstein on behalf of Plaintiff William "Bryan" May mitch@mitchellpgoldstein.com,
goldsteinatlaw@gmail.com
Robert E. Hyman on behalf of Trustee Robert E. Hyman station08@ricva.net, ecfsunmary@ricva.net
Suzanne E. Wade station08@ricva.net, ecfsunmary@ricva.net

TOTAL: 8